

Debtor 1 ANDREW FALKOSKY

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 12-23292GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: MIDFIRST BANK SSB* Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account 6 7 7 7

Property Address: 1716 POPLAR ST
GREENSBURG PA 15601

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>16,491.59</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>16,491.59</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>16,491.59</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$757.37

The next postpetition payment is due on

8 / 1 / 2017
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 09/19/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **ANDREW FALKOSKY**
Name

Case number (if known) **12-23292GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
03/26/2013	0836526	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	69.54
04/24/2013	0840598	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	182.63
05/23/2013	0844783	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	182.63
06/25/2013	0848855	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	182.63
07/25/2013	0853058	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	182.63
08/27/2013	0857233	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	703.52
10/25/2013	0865502	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	440.27
11/22/2013	0869578	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
12/23/2013	0873603	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
01/28/2014	0877641	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	886.19
02/25/2014	0881798	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
04/25/2014	0889891	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	219.39
05/28/2014	0894036	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
06/25/2014	0898075	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
07/24/2014	0902194	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	886.19
08/26/2014	0906273	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
09/29/2014	0910326	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.53
10/29/2014	0914482	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	363.19
11/24/2014	0918557	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	365.95
12/22/2014	0923183	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	362.91
01/27/2015	0927133	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	1,399.77
02/24/2015	0931305	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	364.43
03/26/2015	0935322	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	364.43
04/24/2015	0939463	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	364.43
05/26/2015	0943632	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	364.43
06/23/2015	0947665	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	368.19
07/28/2015	0951623	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	893.38
08/26/2015	0955728	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	354.77
09/28/2015	0959696	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	354.77
10/26/2015	0963577	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	359.05
11/24/2015	0967694	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	351.85
01/26/2016	0975791	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	1,218.68
02/24/2016	0979784	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	351.85
03/28/2016	0985184	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	351.85
04/22/2016	0989379	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	354.00
05/24/2016	0993336	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	356.15
06/27/2016	1002098	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	356.15
07/26/2016	1006060	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	356.15
08/26/2016	1010064	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	873.28
09/23/2016		MIDFIRST BANK SSB*	CREDITOR REFUND/PRINCIPLE	-873.40
				<u>16,491.59</u>

MORTGAGE REGULAR PAYMENT (Part 3)

09/25/2012	0811882	CITIMORTGAGE*	AMOUNTS DISBURSED TO CREDITOR	1,442.71
10/29/2012	0815804	CITIMORTGAGE*	AMOUNTS DISBURSED TO CREDITOR	1,079.27
11/27/2012	0819946	CITIMORTGAGE*	AMOUNTS DISBURSED TO CREDITOR	719.52
12/21/2012	0823989	CITIMORTGAGE*	AMOUNTS DISBURSED TO CREDITOR	719.51
01/29/2013	0828121	CITIMORTGAGE*	AMOUNTS DISBURSED TO CREDITOR	1,096.16
02/25/2013	0832384	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	400.90
03/26/2013	0836526	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	1,147.08
04/24/2013	0840598	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	659.15
05/23/2013	0844783	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	659.15
06/25/2013	0848855	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	659.15
07/25/2013	0853058	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	659.15
08/27/2013	0857233	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	659.15
09/26/2013	0861397	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	400.70
10/25/2013	0865502	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	932.92
11/22/2013	0869578	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
12/23/2013	0873603	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
01/28/2014	0877641	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
02/25/2014	0881798	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
03/25/2014	0885826	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	517.67
04/25/2014	0889891	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	815.95

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
05/28/2014	0894036	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
06/25/2014	0898075	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
07/24/2014	0902194	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
08/26/2014	0906273	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
09/29/2014	0910326	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	666.81
10/29/2014	0914482	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	671.97
11/24/2014	0918557	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	669.39
12/22/2014	0923183	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	672.43
01/27/2015	0927133	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
02/24/2015	0931305	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
03/26/2015	0935322	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
04/24/2015	0939463	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
05/26/2015	0943632	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
06/23/2015	0947665	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
07/28/2015	0951623	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
08/26/2015	0955728	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
09/28/2015	0959696	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
10/26/2015	0963577	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	670.91
11/24/2015	0967694	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	678.11
12/22/2015	0971800	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	514.98
01/26/2016	0975791	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	841.24
02/24/2016	0979784	CITIMORTGAGE(*)	AMOUNTS DISBURSED TO CREDITOR	678.11
03/28/2016	0985184	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
04/22/2016	0989379	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
05/24/2016	0993336	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
06/27/2016	1002098	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
07/26/2016	1006060	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
08/26/2016	1010064	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
09/23/2016		MIDFIRST BANK SSB*	CONTINUING DEBT REFUND	-678.11
01/27/2017	1028041	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	4,068.66
02/24/2017	1031457	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
03/28/2017	1034887	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
04/21/2017	1038175	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
05/25/2017	1041459	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	678.11
06/27/2017	1044835	MIDFIRST BANK SSB*	AMOUNTS DISBURSED TO CREDITOR	1,232.93
				<u>41,409.34</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ANDREW FALKOSKY
1716 POPLER STREET
GREENSBURG, PA 15601

KENNETH M STEINBERG ESQ
STEIDL & STEINBERG
707 GRANT ST STE 2830
PITTSBURGH, PA 15219

MIDFIRST BANK SSB*
ATTN BANKRUPTCY TRUSTEE PMTS*
999 NW GRAND BLVD STE 100
OKLAHOMA CITY, OK 73118

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

9/19/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee